

Dear Legislatures and Senators, Testimony in support on SB 409 with questions and options to improve this bill. I would like to make a statement. The more I find out what our government in Connecticut is trying to do, the more I want to move out of this state. You must protect the elderly's investment in long-term care insurance. We have had enough of for profit insurance companies being allowed to profit off the backs of our seniors without due process or notification. Connecticut is the tax and spend state and these toxic policies have caused residents to flee this state. This is just one more reason to leave. Do our legislature and Senators work for the pharmaceuticals, health care corporations and insurance companies that have all merged into one, or the taxpayer that pays your salary and elects you to represent and protect OUR interests? Policies that are partisan driven and tyrannical have failed to protect citizens and have impacted our health, our freedom, our constitutional rights, our property taxes, our children's education and our children's mental health. A reckoning is coming for the politicians in Hartford. Pay for play will be over, you work for us, not corporations. SB 409 to amend the general statutes does not go far enough. *

Requires the Connecticut Insurance Department (CID) to conduct a study evaluating the creation of an alternative pool for LTC policyholders who are twenty or more years away from the purchased coverage. A report detailing the results of this study will be due to the Insurance & Real Estate Committee by January 1, 2023. I support this, but why are you using the Connecticut Insurance Department? Are they nonpartisan? Do they place the welfare of consumers first? I would support depending on who will do this study and if they are truly non-partisan. I no longer believe either party has the best interests of our elderly, but has the interest of the corporations that now are trying to control every aspect of our health and finances. That is not their or the governments job. They provide a service. *

Any proposed rate increase on LTC policies that exceeds 10% is subject to a public hearing before CID. Policyholders must be notified at least 14 days in advance of such a hearing. I support this, however 30 days is adequate notice of any increase. We pay the increase not you or the insurance company. There must be transparency on what is driving any increase. I manage my money and investments, do they? *

No insurer may issue, renew or amend any LTC policy without providing written notice to policyholders detailing the risk of rate increases. I support this, however you need to supply options. Can they withdraw their funding with no penalties. What is the timeframe to withdraw? What is the risk of rate increases. Are you now going to penalize them? Take over their homes? *

Any LTC policyholder with annual adjusted gross income less than \$200,000 shall be eligible for a credit against the tax imposed in an amount equal to 20% of the LTC premiums paid by that taxpayer. I support this, however why are you even taxing this? All should be credited. It should be 100% of taxes waived. You are taxing money on money that has already been taxed. This is for healthcare, is healthcare now a commodity, like the person? *

If insurance companies can not provide what they said they could for LTC, people who gave into those funds, should be refunded all monies WITH INTEREST. Care should follow the person home. The care in our LTC facilities has become horrible. It is now a business that generates profit. Again corporations and medical tyranny. Everyone gets a financial cut except the person at the end of that care. Patients are a commodity. Defund them and allow care at home. Does no one in the legislature have any common sense? The cost saving would be astronomical and the care would be much better. Less delirium, confusion, falls, infection, and loss of mobility. While I agree, some patients need LTC due to lack of resources or families in the community, money should follow the patient home. Families give the best care, LTC should be an option NOT the rule, and insurance companies should stop preying on the elderly to fund their businesses. Thank-you, Dr Linda Dalessio EdD, ACNP, BC Wolcott, CT